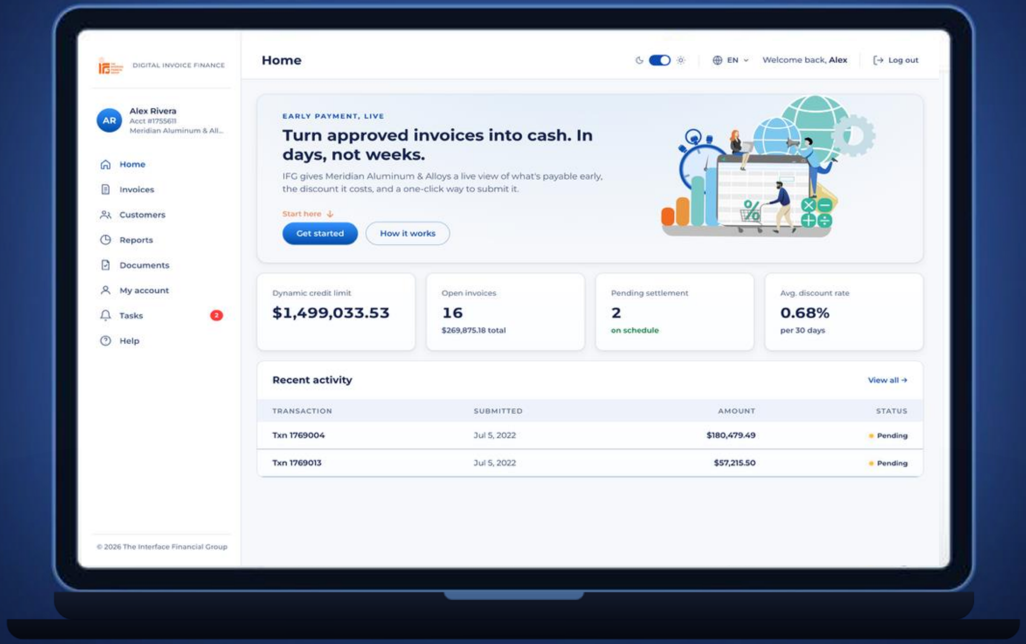
THE INTERFACE FINANCIAL GROUP
PRODUCT DESIGN CASE STUDY

GoEarly Invoice Finance Platform

A multi-sided enterprise financial portal connecting three distinct roles, each with its own permissions and mental model: suppliers requesting early payment on approved invoices, enterprise buyers approving the underlying supply chain invoices, and IFG underwriters approving risk, so capital moves from approval to cash in days, not weeks.



DISCIPLINE
Product & UX Design

PLATFORM
Multi-Sided Enterprise Portal · Web

DESIGN SYSTEM
IFG Light & Dark

01 · DISCOVERY RESEARCH

Understanding how AR teams chase early payment today

Before any screens were designed, we ran generative interviews with the finance and AR teams who would use GoEarly, to understand the legacy process and where it broke down.

12 participants (AR clerks, controllers, and finance directors at IFG supplier companies) · 45-minute remote 1:1 interviews · 2 weeks · recruited from IFG's existing supplier base, mixed company size

“I don't know what's eligible until I email our rep.”
10 of 12 said they had no way to see which invoices qualified for early payment without contacting IFG directly.

“The discount math is a black box.”
9 of 12 said they couldn't independently verify the discount applied to a submitted invoice.

“We batch requests to save time.”
7 of 12 said they held multiple invoices and requested early payment in bulk rather than one at a time.

What this shaped in the design

A live, self-serve view of eligible invoices and their exact discount math (no black box), multi-select submission for bulk requests, and a dynamic credit limit so teams never have to email to check status.

Approved invoices, turned into cash on demand

The problem

Suppliers wait 30–90 days to get paid on approved invoices, even when the money is effectively guaranteed. Checking what's eligible, what it costs to accelerate, and submitting for early payment meant emails, spreadsheets, and no real-time view of cash position.

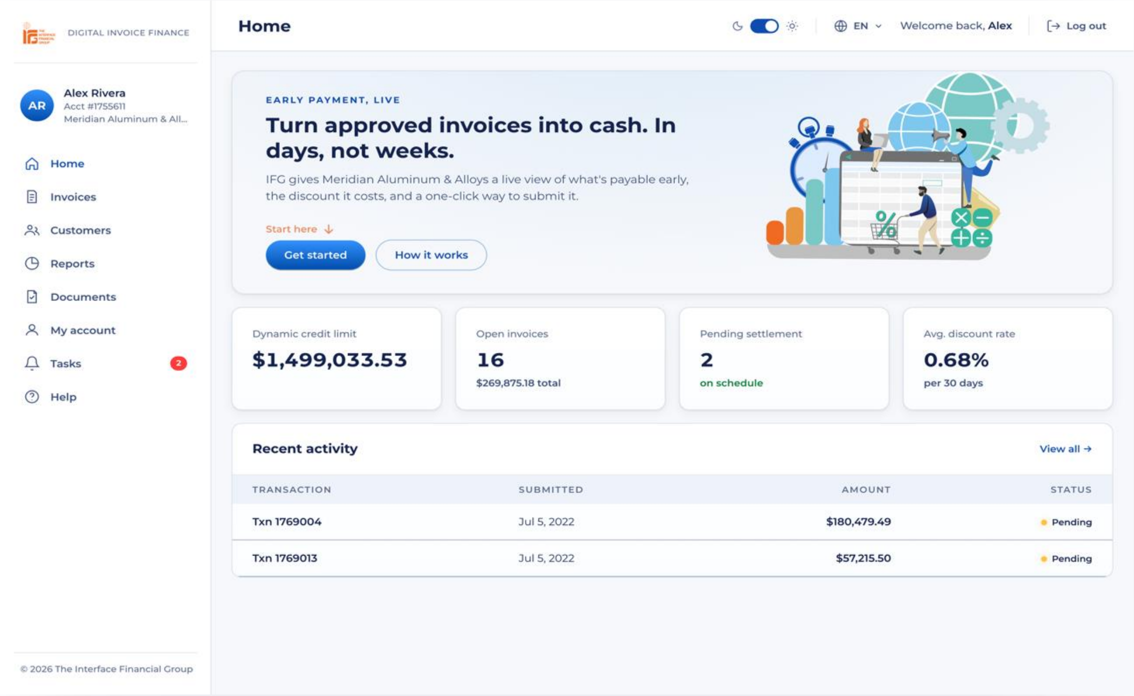
The response

A self-serve portal where a supplier's finance team sees every open invoice, its early-payment date and discount, and submits any subset, or all of them, for funding in one action, with a live dynamic credit limit and full aging & customer reporting.

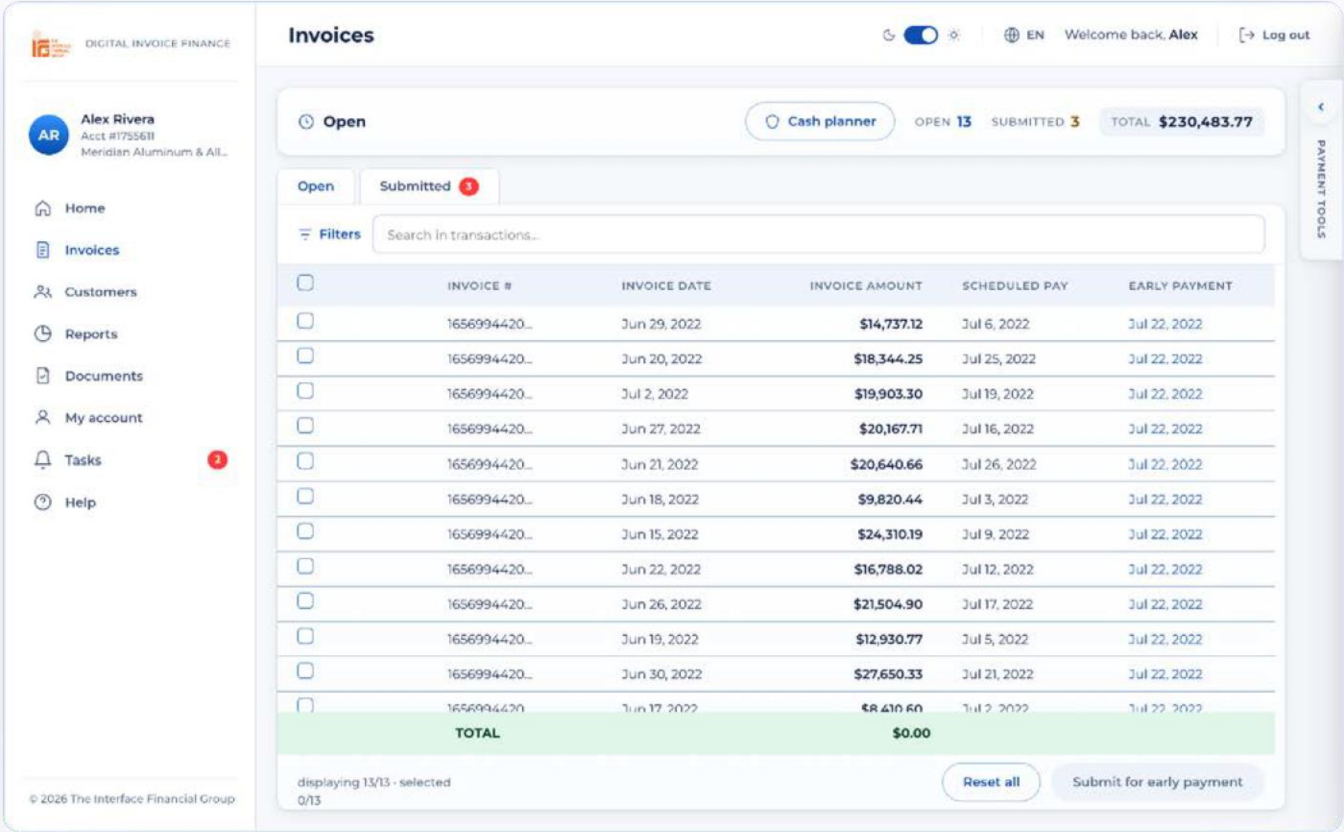
1-click
to submit any set of invoices for early payment

Live
dynamic credit limit, updated as invoices are approved

2
themes (light and dark) from one design system



Every eligible invoice, one queue



The Open tab lists every invoice eligible for early payment: amount, scheduled pay date, and the date funds would land if submitted today. A sticky total keeps the running sum visible while scanning a long list, and filters narrow by amount or search term.

Select & submit: check individual rows, or select-all, then submit the batch for early payment in one action.

Filters & search: narrow the queue by amount range or invoice/date text without leaving the page.

Status at a glance: Open/Submitted counts and the portfolio total sit in the header bar, always visible.

A calculator for “how much do I need”

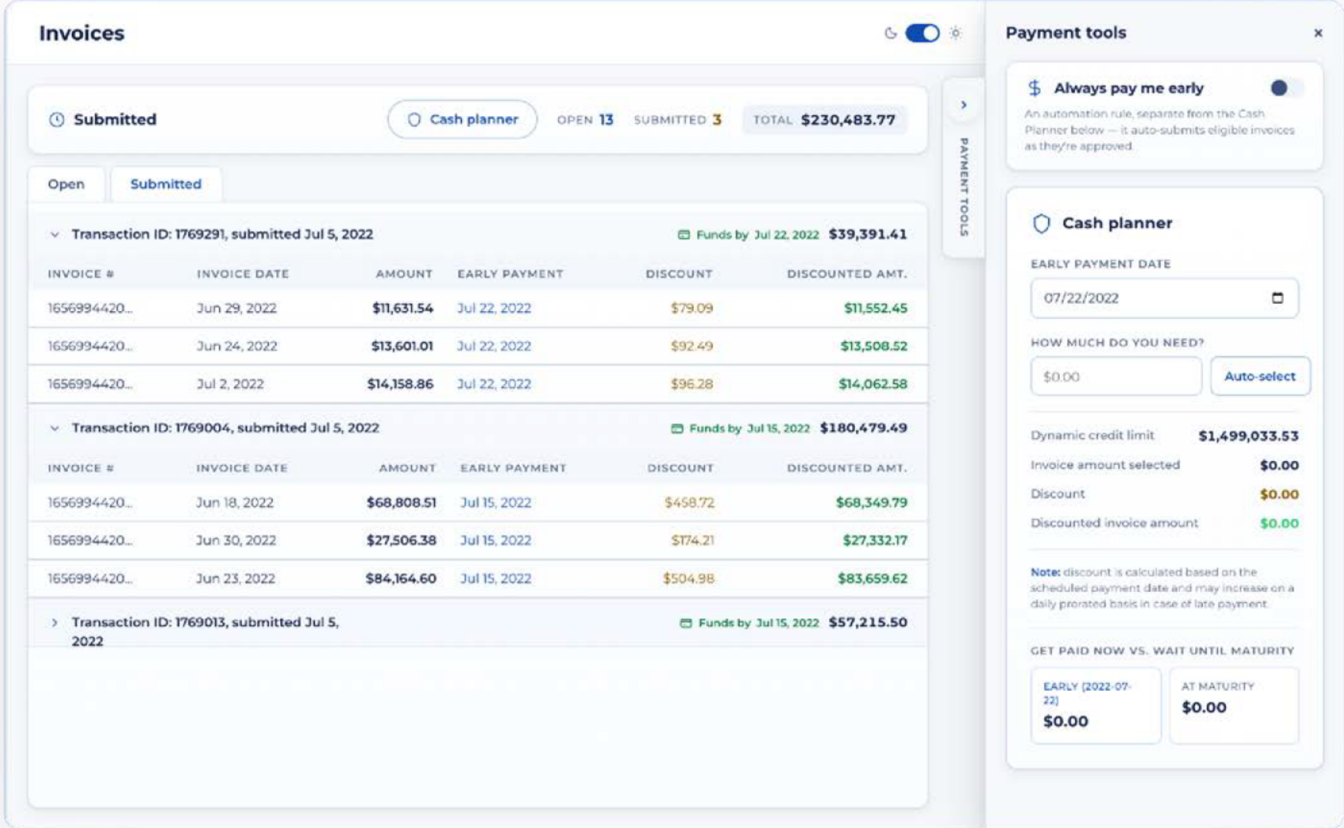
The Payment Tools drawer answers a different question than the invoice table: not “which invoices are open” but “how do I raise a specific amount of cash.” The Cash Planner takes a target dollar amount and an early-payment date, then Auto-select picks the smallest set of invoices that covers it.

Auto-select: enter a target amount; the planner selects invoices for you and confirms the total.

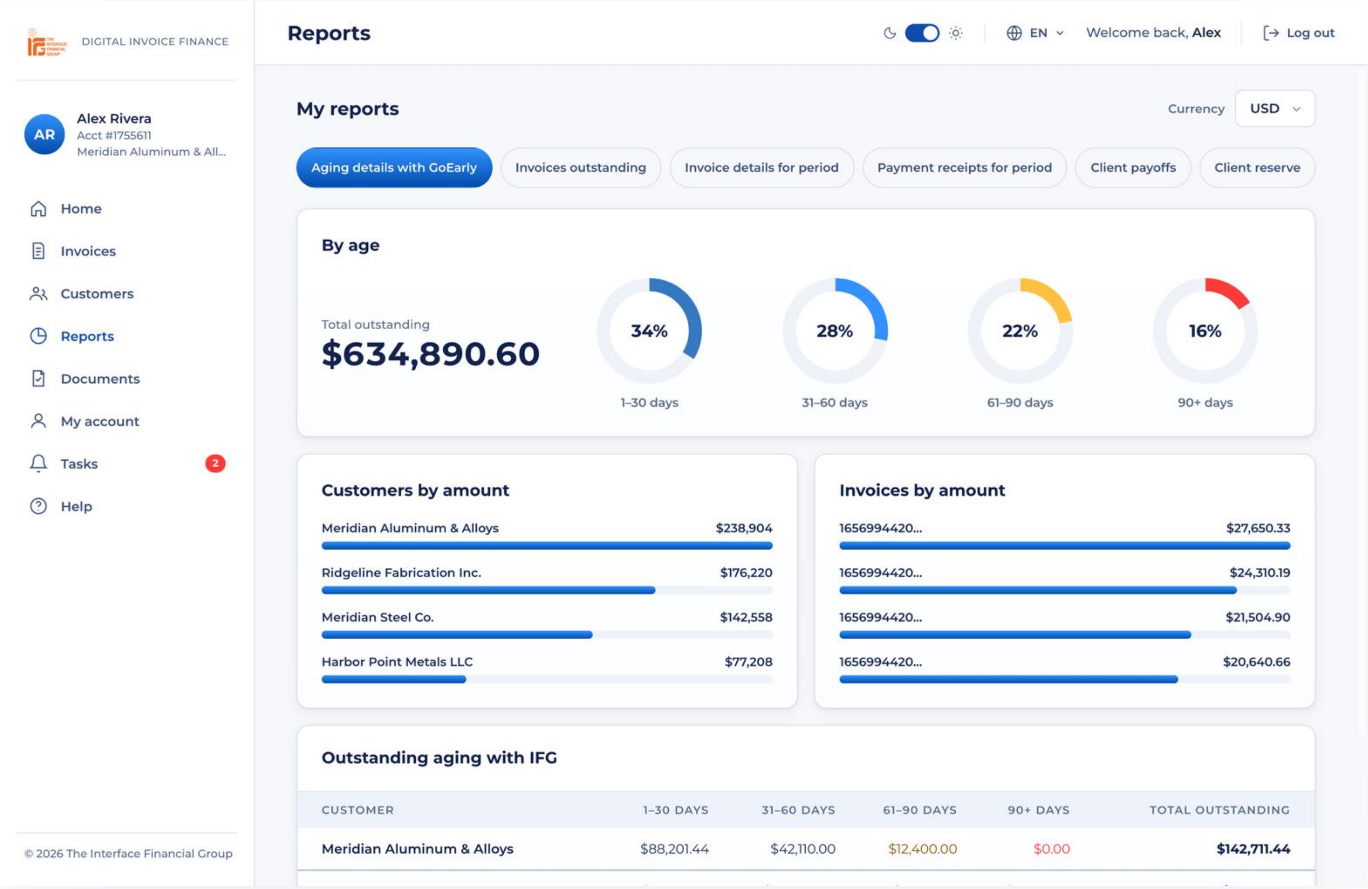
Now vs. maturity: a side-by-side comparison of the discounted early-payment amount against waiting for the full invoice value.

Always pay me early: a standing automation, separate from the planner, that auto-submits every invoice as soon as it's approved.

Submitted tab: once sent, a batch groups by transaction with its own funding date and total, expandable to the invoice level.



Aging, exposure, and concentration at a glance



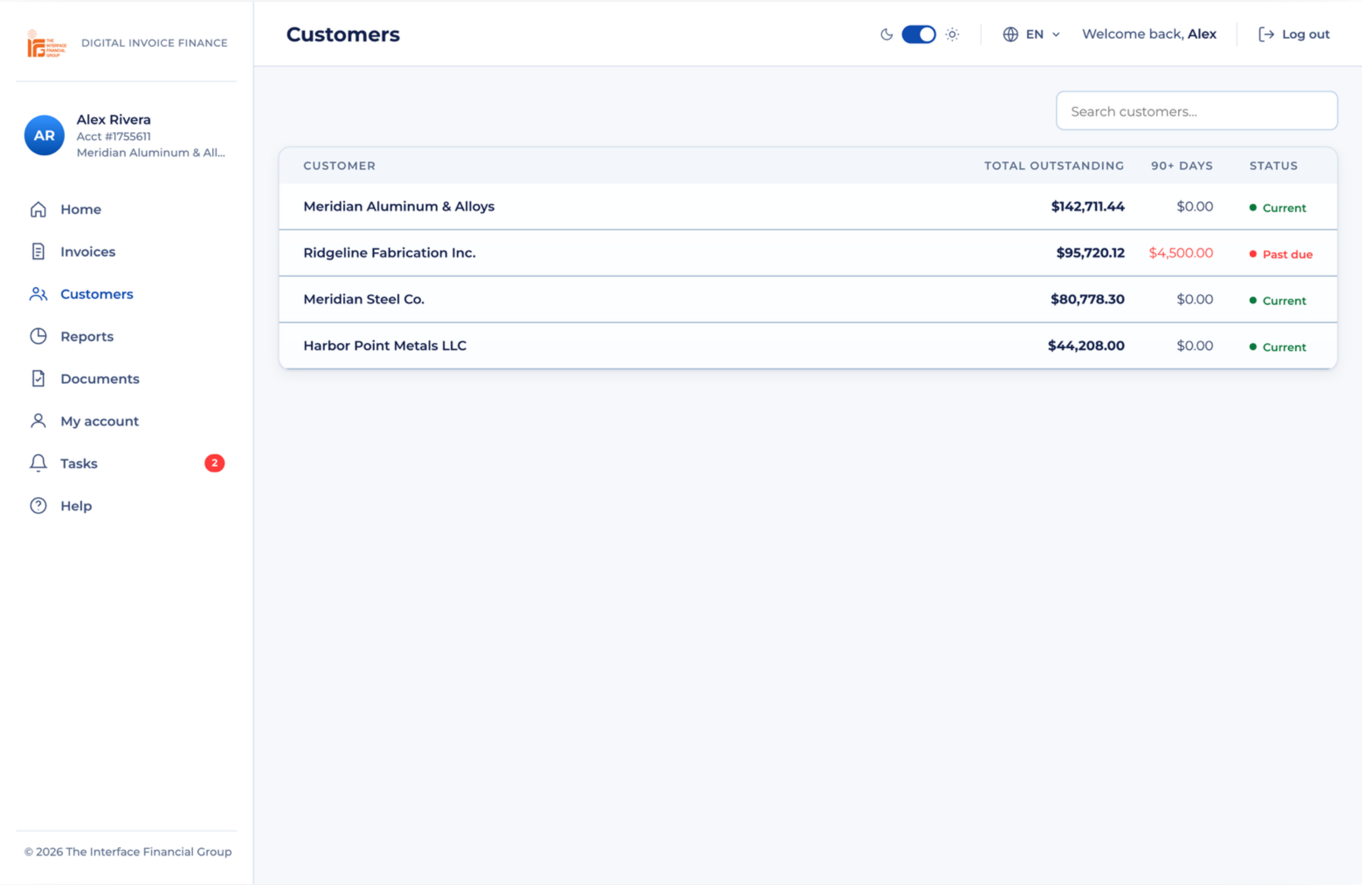
Reports answers the finance team's recurring questions without a spreadsheet export: how much is outstanding, how old is it, and which customers make up the exposure. Six report types share one currency selector and a consistent tab bar.

By age: four aging buckets (1–30 through 90+ days) as proportion rings against total outstanding.

By customer & by invoice: ranked bar lists surface concentration risk, showing which customers or invoices dominate the book.

Outstanding aging table: a full customer × aging-bucket breakdown with a totals row, exportable by report type.

Every customer relationship, one status



The Customers directory rolls the aging data up by relationship: total outstanding, the riskiest bucket (90+ days), and a plain Current/Past due status, searchable, and one click from any row back into that customer's invoices.

Status, not just numbers: a customer with any 90+ day balance is flagged Past due in red; everyone else reads Current in green.

Search-first: the same pattern used across Invoices and Reports, so the list narrows without a page change.

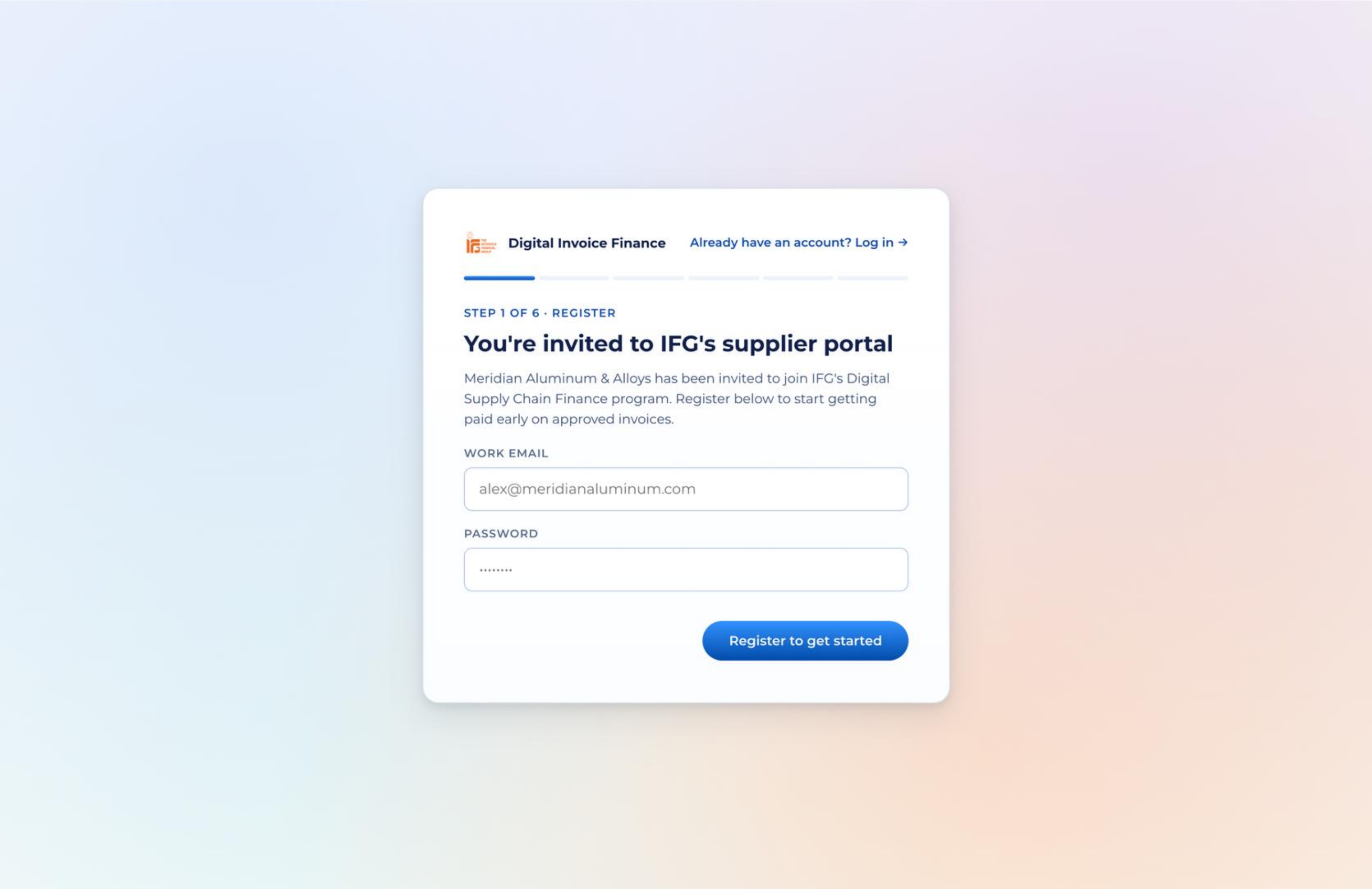
A 6-step activation, not a support ticket

New suppliers are invited by email and self-activate in six steps: register, verify email, company profile, identity verification, legal agreements, and e-signature, down from eight after merging the invitation and welcome screens into the steps that actually collect something.

Documents open, then check: legal agreements must be opened to read before they can be confirmed — no blind acceptance.

Approval-gated login: after signing, applications go to IFG for review; login only succeeds once approved, with an email link straight into the app.

Invoices arrive automatically: once approved, suppliers connect their accounting or ERP system (QuickBooks, Xero, Sage Intacct, NetSuite, Dynamics, SAP); approved invoices sync in without manual entry.



Testing the submit-to-cash flow

Lightweight, iterative research against the working prototype, prioritizing speed, error reduction, and fit with real AR workflows. Figures below are illustrative.

18 participants (AR/finance leads) · moderated remote A/B · Maze + Zoom · 3 review/2 plan/2 submit tasks · 45-min sessions over 3 weeks

86/100
SUS score, up from 61 on the legacy process

68%
faster median submit time

0
emails needed to check eligibility

94%
task success, fully unassisted

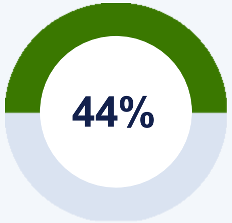
GoEarly vs. legacy process

SUS score (out of 100)

Median time to submit a batch

68% faster with GoEarly

Findings →actionable improvements



8 of 18 participants hit at least one friction point

Every issue below traces to a specific moment in the flow, not a vague complaint.

3	3	0
issues found	fixes shipped	left open

1

4 of 18 missed the sticky total until told to scroll.

22% of participants

Fix: pin the total row to the top too.

2

Auto-select picked 6 small invoices over 1 large one.

1 scenario, repeatable

Fix: prefer fewer, larger invoices when sets tie.

3

3 asked “did it submit?” once the toast disappeared.

17% of participants

Fix: add a persistent confirmation banner.

Can a new supplier actually finish signing up alone?

A separate unmoderated test of the 6-step onboarding flow: time to complete and success rate, end to end, with no facilitator help. Figures are illustrative.

15 first-time participants · unmoderated remote (UserTesting) · task: “activate your account from the invite email” · no facilitator assistance

4m 12s
median time to complete onboarding

93%
completed unassisted, start to submission-ready

1 of 15
dropped off, at identity verification

Completion by step

The one drop-off cited unclear phone-camera photo requirements for the ID upload. **Fix:** add an example photo and file-size guidance directly on the upload card.

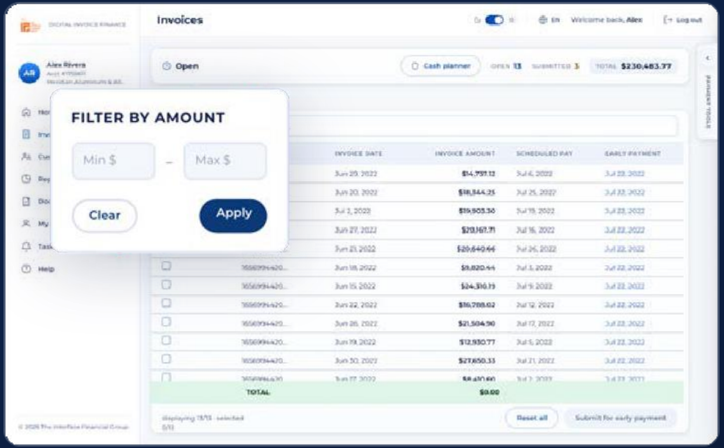
Dense financial data, read at a glance

Numbers carry weight

Tabular figures, right-aligned amounts, and a sticky total row keep long invoice lists scannable without re-scrolling to check a sum.

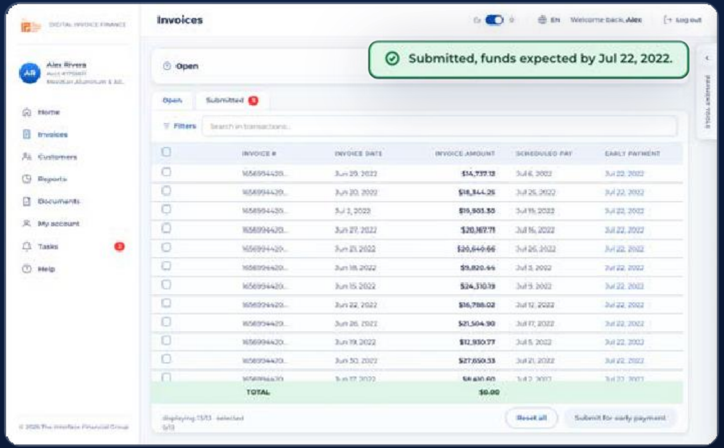
One action, one place

Selecting, filtering, and submitting invoices all happen inside the same table; no modal round-trips to move money.



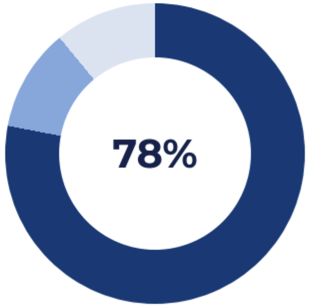
Calm under load

Toasts confirm submissions and funding dates without blocking the page; status colors are reserved for real state, never decoration.



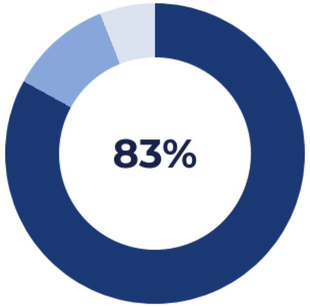
How participants felt about it, in their own words

Post-session qualitative ratings from the same 18-participant usability study, captured as structured self-report immediately after each session. Figures are illustrative.



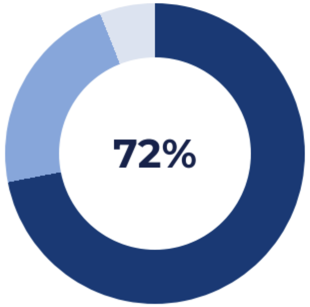
Overall sentiment

- Positive: 78%
- Neutral: 11%
- Negative: 11%



Would recommend to a colleague

- Yes: 83%
- Maybe: 11%
- No: 6%



Confident submitting unassisted

- High: 72%
- Medium: 22%
- Low: 6%

Representative quotes

“This is the first time I've seen the discount before I hit submit, not after.” (AR lead, mid-size supplier)

“I still want a confirmation that stays on screen longer; the toast disappeared and I second-guessed myself.” (Controller, participant #11)

DESIGN SYSTEM

IFG Light & Dark, at a glance

COLOR

#0C3A78 · #E8792C · Success · Danger · Surface (light) · Surface (dark)

TYPE — MONTSERRAT

Aa Heading

Aa Subhead / Labels

Aa Body copy, 400 weight

COMPONENTS — LIGHT VS. DARK

Primary · Secondary

Input field

Invoice	Amount
#1656994420	$11,631.54

Primary · Secondary

Input field

Invoice	Amount
#1656994420	$11,631.54